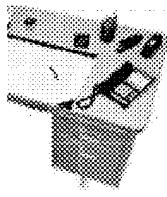


EXHIBIT 85



Joel C Readence To: John_S_Lee@countrywide.com, Monica_A_Brudenell@countrywide.com, Caroline@opuscmc.com, Sarah_Netto@Countrywide.com, roger@opuscmc.com
cc: Craig X Inglet/JPMCHASE@JPMCHASE, Eliza E Hay/JPMCHASE@JPMCHASE, Seth M Fenton/JPMCHASE@JPMCHASE
03/13/2006 Subject: CW20060330 5-6 ARMS
11:16 AM

Ladies & Gentlemen:

Due diligence has been scheduled to take place on **3/20/06** through **3/24/06** at the following location:

OPUS CAPITAL MARKET CONSULTANTS
ATTN: Roger Hale
150 North Michigan Avenue, 28th Floor
Chicago, IL 60601

OPUS CAPITAL MARKET CONSULTANTS has been selected to perform the review of the files. **Roger Hale** is the lead contact at OPUS and can be contacted at **312-624-7658**. Monica Brudnell is the main contact at **Countrywide** and can be contacted at **818-225-3321**. **Sarah Netto** will be the secondary contact and can be reached at **(818) 225-3351**.

JPM Contacts:

Your deal manager is **Seth Fenton** who can be contacted at **212-834-5463**.

Your due diligence manager is **Joel Readence** who can be contacted at **212.834.9146**.

The attached file represents those **25** loans selected for review. All loans must be made available for review. If you are unable to provide these files within the specified time frame, you must contact us immediately.



CW20060330 5-6 ARMS SAMPLE.xls.zip

OPUS Responsibilities:

To provide to the seller and to our firm the following daily reports:

Data Delta Tapes

Missing Document Report

Event Level 3 Reports

Final due diligence tapes must be provided to us no later than **3/30/05**.

COUNTRYWIDE Responsibilities:

COUNTRYWIDE will be required to make the necessary corrections to the loan-level data based on the due diligence firm's findings. The final settlement tape must contain these

corrections. If these corrections are not made, the settlement may be delayed.

Provide settlement tapes timely as requested by your deal manager.

Please feel free to contact me with any questions.

Sincerely,

Joel C. Readence
JP Morgan Securities, Inc.
270 Park Avenue, Floor 10
New York, NY 10017
PH: (212) 834-9146
FAX: 1(866) 558-9649
joel.c.readence@jpmorgan.com